TES PATENT AND TRADEMARK OFFICE IN THE UNITED STA

In re application of: Bent et al.

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For:

SYSTEMS AND METHODS FOR PROVIDING

LOAN MANAGEMENT FROM CASH OR DEFERRED INCOME ARRANGEMENTS

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Attorney Docket: 11559-003-999

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GROUP 3600

DECLARATION OF BRUCE BENT

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

I, the undersigned Bruce BENT, an American citizen residing at New York, New York USA, hereby declare and state that:

- 1. I am an inventor of the invention described and claimed in the above-identified application.
 - 2 My current age is more than 65 years, my birthday being May 25, 1937.
- 3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements can jeopardize the variety of any patent issuing from the captioned application or claiming the benefit of its priority.

Signed by: